



Order Filed on April 3, 2019 by
Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

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Attorneys for Secured Creditor

New Jersey Housing and Mortgage Finance Agency

In Re:

Franchot Persaud,

Debtor.

Case No.: 18-31382 JKS

Adv. No.:

Hearing Date: 3/14/19 @ 8:30 a.m.

Judge: John K. Sherwood

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: April 3, 2019

A handwritten signature in black ink, appearing to read "J.K. Sherwood", written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

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Debtor: Franchot Persaud

Case No.: 18-31382 JKS

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, New Jersey Housing and Mortgage Finance Agency, holder of a mortgage on real property located at 86 Howard Street, Irvington, NJ, 07111, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and David Jerome Witherspoon, Esquire, attorney for Debtor, Franchot Persaud, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor will pay the arrearage claim of Secured Creditor in full through the plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor will make regular post-petition payments in accordance with the terms of the note, mortgage, and applicable payment change notices; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to object to the proof of claim and any payment change notices filed; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Parts 4d & 7a of the plan referencing a cram down of this lien are hereby stricken; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Parts 4g & 7c of the plan referencing foreclosure counsel are hereby stricken; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.